

United States Bankruptcy Court
District of Arizona

In re:
RICHARD HARRIS SIKES
Debtor

Case No. 19-03315-PS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: radickem
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db +RICHARD HARRIS SIKES, PO BOX 21984, MESA, AZ 85277-1984
cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Attn: Correspondence Mail, Mail Code LA4-5555,
700 Kansas Lane, Monroe, LA 71203-4774
15489854 ATTORNEY GENERAL OFFICE/AZDOR, BANKRUPTCY & COLLECTION SECTION, 2005 NORTH CENTRAL AVE,
PHOENIX AZ 85004-1592
15489855 +BERLIN WHEELER COLLECTION, P.O. BOX 479, TOPEKA KS 66601-0479
15489856 BMO HARRIS BANK NA, PO BOX 2035, MILWAUKEE WI 53201-2035
15489857 +BMO HARRIS BANK NA, C/O DAVID CASPER, PRESIDENT, 111 W MONROE ST, CHICAGO IL 60603-4095
15489859 +CBA COLLECTION BUREAU, ATTN: BANKRUPTCY, PO BOX 100039, KENNESAW GA 30156-9239
15489860 +CBA COLLECTION BUREAU, 25954 EDEN LANDING RD, HAYWARD CA 94545-3837
15489861 +CHASE MORTGAGE, ATTN: BANKRUPTCY DEPT, PO BOX 24696, COLUMBUS OH 43224-0696
15489862 +CHASE MORTGAGE, 700 KANSAS LANE, MONROE LA 71203-4774
15489863 +CHASE MORTGAGE, C/O MIKE WEINBACH, PRESIDENT, 270 PARK AVE, NEW YORK NY 10017-2070
15489864 +DEUTSCHE BANK NATIONAL TRUST CO, C/O SUSAN E SKERRITT, PRESIDENT, 1661 WORTHINGTON RD,
WEST PALM BEACH FL 33409-6493
15489865 +HERMOSA GROVES NORTH COMMUNITY ASSOCIATI, 7500 N DOBSON RD STE 150,
SCOTTSDALE AZ 85256-2721
15489866 +HERMOSA GROVES NORTH COMMUNITY ASSOCIATI, C/O DANA MCGEHEE, PRESIDENT,
7500 N DOBSON RD STE 150, SCOTTSDALE AZ 85256-2721
15523942 +JP Morgan Chase Bank, NA, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
15489868 +LIFETIME FITNESS, 2902 CORPORATE PLACE, CHANHASSEN MN 55317-4773
15523943 +McCarthy & Holthus LLP, 411 Ivy Street, San Diego, CA 92101-2108
15489870 +QUALITY LOAN SERVICE CORP, 1000 ABERNATHY RD NE 400 #200, ATLANTA GA 30328-5604
15489871 #+QUALITY LOAN SERVICE CORP., 411 IVY STREET, SAN DIEGO CA 92101-2108
15489873 TITLE MAX, 1954 W BROADWAY RD, MESA AZ 85202-1141
15489874 TITLE MAX, 1954 W BROADWAY RD STE 110, MESA AZ 85202-1141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BJHFORD.COM Jul 26 2019 04:53:00 JILL H. FORD, PO BOX 5845,
CAREFREE, AZ 85377-5845
smg EDI: AZDEPREV.COM Jul 26 2019 04:53:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15489853 +EDI: AZDEPREV.COM Jul 26 2019 04:53:00 ARIZONA DEPARTMENT OF REVENUE,
SPECIAL OPERATIONS SECTION, 1600 W. MONROE STREET ROOM 720, PHOENIX AZ 85007-2612
15489858 EDI: RESURGENT.COM Jul 26 2019 04:58:00 CACH LLC, C/O RESURGENT CAPITAL SERVICES,
PO BOX 10675, GREENVILLE SC 29603-0675
15489867 EDI: IRS.COM Jul 26 2019 04:58:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
15489869 EDI: RESURGENT.COM Jul 26 2019 04:58:00 LVNV FUNDING, LLC., PO BOX 10587,
GREENVILLE SC 29603-0587
15489872 +E-mail/Text: BKRMailOps@weltman.com Jul 26 2019 01:47:10 SCOTT D FINK,
WELTMAN WEINBERG & REIS CO, LPA, 323 WLAKE SIDE AVE, CLEVELAND OH 44113-1009
15489875 EDI: AIS.COM Jul 26 2019 04:53:00 VERIZON, C/O AMERICAN INFOSOURCE LP, PO BOX 248838,
OKLAHOMA CITY OK 73124-8838

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

ANDREW S. NEMETH on behalf of Debtor RICHARD HARRIS SIKES anemeth@larlg.com
JILL H. FORD jford@trustee.phxcoxmail.com, AZ31@ecfcbis.com, jford@trustee.phxcoxmail.com
KRISTIN E MCDONALD on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bknotice@mccarthyholthus.com, kmcdonald@mccarthyholthus.com, kmcdonald@ecf.courtdrive.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1 **RICHARD HARRIS SIKES**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of Arizona**
Case number: **2:19-bk-03315-PS**

Social Security number or ITIN **xxx-xx-9182**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

RICHARD HARRIS SIKES

7/25/19

By the court: Paul Sala
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.